# Case 06-07884 Doc 1 Filed 07/05/06 Entered 07/05/06 15:18:54 Desc Main Document Page 1 of 25

## FORM 1 VOLUNTARY PETITION

United States Bankruptcy C District of	Court		VOLUNTA PETITIO	
IN RE (Name of debtor - If individual, enter I	_ast, First, Middle)	NAME OF JOINT DEBTOR	(Spouse) (Last, First, Middle	
Raeside, Ella L.				
ALL OTHER NAMES used by debtor in the I (include married, maiden and trade name)  Ella AuBuchon	ast 6 years	ALL OTHER NAMES used (include married, maiden a	by debtor in the last 6 years and trade name)	
SOC. SEC./TAX I.D. NO. (If more than one, s	tate all)	SOC. SEC./TAX I.D. NO. (If	more than one, state all)	
xxx-xx-9856				
STREET ADDRESS OF DEBTOR (No. and st 5450 Astor Lane, Unit 311 Rolling Meadows, IL 60008	reet, city, state, zip)	STREET ADDRESS OF DE	BTOR (No. and street, city, s	tate, zip)
	COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS Cook			COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS
MAILING ADDRESS OF DEBTOR (If differen		MAILING ADDRESS OF DE	BTOR (If different from stree	et address)
LOCATION OF PRINCIPAL ASSETS OF BUS (If different from addresses listed above)	SINESS DEBTOR	<u> </u>		
INFORMATIO	ON REGARDING DEBTOR (Check app	olicable)		
	ation Publicly Held ation Not Publicly Held pality	PETITION IS FILED (check _Chapter 7Chap	oter 11 _X_Chapter 1 opter 12 304-Case	3
NATURE OF REPT		FILING FEE (check one)	_	-
NATURE OF DEBT _X_ Non-Business Consumer Business	- Complete A&B below	must attach signed app	nstallments. (Applicable to i	deration certifying
A. TYPE OF BUSINESS (check one)  Farming Transporation	Commodity Broker	that the debtor is unable see Official Form No. 3	e to pay fee except in instaln	nents. Rule 1006(b)
Professional Manufacturing/	_ Construction	NAME and ADDRESS of LA		
Retail/Wholesale Mining	Real Estate		ainsberg, P.C.	
Railroad Stockbroker	Other Business	120 W. Mad Chicago, IL	ison St., Ste. 520	
B. BRIEFLY DESCRIBE NATURE OF BUSIN	ESS	Telephone No.	312-422-1	1130
		NAME(S) OF ATTORNEY(S	s) DESIGNATED TO REPRES	ENT THE DEBTOR
		Debtor is not represente	ed by an attorney	
STATISTICAL ADMINISTRATIVE INFORMAT (Estimates only) (Check appl	•		THIS SPAC	E FOR COURT USE ONLY
_X_ Debtor estimates that funds will be ava				
Debtor estimates that after any exempt p expenses paid, there will be no funds av				
ESTIMATED NUMBER OF CREDITORS	unable for distribution to dissecuted t	Si cuitors.		
1-15 _X_ 16-49 50-99 100-199				
ESTIMATED ASSETS (in thousands of dollar _Under 5050-99 _X_100-499500-99		over _100,000		
ESTIMATED LIABILITIES (in thousands of d Under 5050-99 _X_100-499500-9	ollars)	over 100,000		
ESTIMATED NUMBER OF EMPLOYEES - CH	1 11 & 12 ONLY	100,000		
01-1920-99100-999 _ ESTIMATED NO. OF EQUITY SECURITY HO	_1000-over LDERS - CH 11 & 12 ONLY			
	_500-over			

Name of Debtor Case RaeSide, Ella Doc 1 Filed 07/05/06 Entered, 07/05/06 15:18:54 Desc Main Document Page 2 of 25 (court use only)

	FILING OF I	PLAN		
For Chapter 9, 11, 12 and 13 cases only. Check appropr		, .,		
A copy of debtor's proposed plan dated		Debtor inte	ends to file a plan within the time allowed by statute,	
is attached.		rule or ord	der of the court.	
PRIOR BANKRUPTCY CASI	FILED WITHIN LAST 8 YEARS	(if more than o	ne, attach additional sheet)	
Location Where Filed	Case Number		Date Filed	
PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PART		OR (if more than	•	
Name of Debtor	Case Number		Date	
Relationship	District		Judge	
·				
Exhibit A			Exhibit B	
(To be completed if the debtor is requirede to file periodic	reports (e.g.,		y for the petitioner named in the foregoing petition,	
forms 10K and 10Q) with the Securities and Exchange Cor			have informed the petitioner that he or she may	
pursuant to Section 13 or 15(d) of the Securities Exchange	Act of 1934		er Chapter 7,11,12 or 13 of title 11, United States	
and is requesting relief under Chapter 11).			ive explained the relief available under each such	
Eukikit A is attached and made a next of the	a natition	11 '	rther certify that I delivered to the debtor the ed by §342(b) of the Bankruptcy Code.	
Exhibit A is attached and made a part of th	s petition.	X	_/s/ Neal Gainsberg Date:	
			737 Real Callisberg	_
Exhibit C		Certifi	cation Concerning Debt Counseling	
Does the debtor own or have possession of any proprty th	at poses		by Individual/Joint Debtor(s)	
or is alleged to pose a threat of immenint and identifiable	narm to	X	I/we have received approved budget and credit	
public health or safety?			counseling during the 180-day period preceding	
			the filing of this petition.	
Yes, and Exhibit C is attached and made a part of the	nis petition.		I/we request a waiver of the requirement to obtain	
No.			budget and credit counseling prior to filing based	
Information	on Regarding the Debto	l I or (Check th	on exigent circumstances.	
	Venue (Check ar	•	• •	
X Debtor has been domiciled o	r has had a residence, principal p	place of business	s, or principal assets in this District	
for 180 days immediately pre	ceding the date of this petition or	r for a longer par	rt of such 180 days than in any other	
District.				
			artnership pending in this District.	
<del></del>		-	es or principal assets in the United	
			nited States but is a defendant in an of the parties will be served in regard	
to the relief sought in this Dis	•	.,	. C. mo parineo illin de contea il regal a	
Statemen	t by a Debtor Who Resi	des as a Te	enant of Residential Property	
	Check all applicable box	xes		
	inst the debtor for possession of	f debtor's reside	nce. (If box checked, complete the	
following:)				
		(Name of land	dlord that obtained judgment)	
		(	and a man caramica jauginom,	
		(Address of	landlord)	
Debtor claims that under app	licable nonbankruptcy law, there	are circumstan	ces under which the debtor would be	
permitted to cure the entire n	nonetary default that gave rise to	the judgment fo	r possession, after the judgment for	
possession was entered, and				
<del></del>	-	of any rent that	would become due during the 30-day	
period after the filing of the p	etition. REQUEST FOR REL	IFF		
	VEGOES! I OK IVEE			

Debtor requests relief in accordance with the chapter 13of title II, United States Code, s	specified in this petition.	
SIGNAT	URES	
ATTOR	RNEY	
X /s/ Neal S. Gainsberg	Date	7/1/2006
Signature		
INDIVIDUAL/JOINT DEBTOR(S)		CORPORATE OR PARTNERSHIP DEBTOR
I declare under penalty of perjury that the information provided in this	I declare ur	nder penalty of perjury that the information provided
petition is true and correct	in this petition	is true and correct, and that the filing of this
	petition on bel	half of the debtor has been authorized
X /s/ Ella Raeside	<u>x</u>	
Signature of Debtor	Signature of A	authorized Individual
Date 7/1/2006		
	Print of Type I	Name of Authorized Individual
X		
Signature of Joint Debtor		lual Authorized by Debtor to File this Petition
Date Exhibit "A" (To be completed if debtor is a corpo	Date	nder chanter 11 \
·	ration requesting relief ur	ider Chapter 11.)
Exhibit "A" is attached and made part of this petition. TO BE COMPLETED BY INDIVIDUAL CHAPTER 7 DEBTOR WITH PRIM	IADII V CONCLIMED DEDTC /	CEE n I 00 252 % 222)
I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Co		•
chapter, and choose to proceed under chapter 7 of such title	ode, diluci stariu trie reliei av	aliable under each such
chapter, and choose to proceed under chapter 7 or such title		
If I am represented by an attorney, exhibit "B" has been completed.		
X /s/	Date	
Signature of Debtor	Date	
Signature or Debtor		
x	Date	
Signature of Joint Debtor		
EXHIBIT "B" (To be completed by attorney for individual chapter 7 do	ebtor(s) with primarily consu	mer debts.)
I, the attorney for the debtor(s) named in the foregoing petition, declare that I have inf	· -	
chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief ava	*, *	3, 3,
	<del> </del>	
X /s/ Neal S. Gainsberg	Date	7/1/2006
Signature of Attorney		

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#### **UNITED STATES BANKRUPTCY COURT**

DISTRICT OF

In re: Raeside, Ella Debtor(s) Case No. (If Known)

See summary below for the lists of schedules. Include Unsworn Declaration under Penalty of Perjury at the end

GENERAL INSTRUCTIONS: Schedule D, E and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed in Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately

Review the specific instructions for each schedule before completing the schedule.

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each, Report the totals from Schedules A, B, D, E, F, I and J in the boxes provided, Add the amounts of Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

Attached (Yes No)		Numbe	r of Sheets	Amounts Scheduled	
Name of Schedule	1	1 [	Assets	Liabilites	Other
A - Real Property	Υ	1	200,000.00		
B - Personal Property	Υ	3	154,800.00		
C - Property Claimed as Exempt	Υ	1			
D - Creditors Holding Secured Claims	Υ	1		203,589.00	
E - Creditors Holding Unsecured Priority Claims	Υ	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Υ	2		76,206.00	
G - Executory Contracts and Unexpired Leases	Υ	1			
H - Codebtors	Υ	1			
I - Current Income of Individual Debtor(s)	Υ	1			3,176.00
J - Current Expenditures of Individual Debtor(s)	Υ	1			2,626.00
Total Number of Sheets of All Schedules		13			
	Total	Assets	354,800.00		
			Total Liabilities	279,795.00	

## UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re: _	Raeside, Ella	Case No		
		Chapter	13	

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES (28 u.s.c. § 159)

[Individual Debtors Only]

Summarize the following types of liabililites, as reported in the Schedules, and total them.

Types of Liabilities	Amount
Domestic Support Obligations (from Schedule E)	\$0
Taxes and Certain Other Debts Owed to Government Units (from Schedule E)	\$0
Claims for Death or Personal Injury While Debtor was Intoxicated (from Schedule E)	\$0
Student Loan Obligations (from Schedule F)	\$0
Domestic Support, separation Agreement, and Divorce Decree Obligations Not Reported	\$0
on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$17,179
Total	\$17,179

The foregoing information is for statistical purposes only under 28 U.S.C. § 159.

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Raeside, Ella

In re:

## SCHEDULE A - REAL PROPERTY

JOHEDOLE A REALTROLERT				
		Н	CURRENT REPLACEMENT VALUE	
	NATURE OF DEBTORS	W	OF DEBTORS INTEREST IN	AMOUNT OF
DESCRIPTION AND LOCATION OF PROPERTY	INTEREST IN PROPERTY	J	PROPERTY WITHOUT	SECURED
		С	DEDUCTING ANY SECURED	CLAIM
			CLAIM OR EXEMPTION	
5450 Astor Lane, Unit 311 Rolling Meadows, IL 60008	fee simple		200,000.00	190,000.00
	TOTAL ->		200,000.00	(Report also on Summary
				of Schedules)

## SCHEDULE B - PERSONAL PROPERTY

SCHEDULE D - PERSUNAL PROPER	` '	·		
	Ν		Н	CURRENT REPLACEMENT VALUE
	0		W	OF DEBTORS INTEREST IN
TYPE OF PROPERTY	N	DESCRIPTION AND LOCATION OF PROPERTY	J	PROPERTY WITHOUT
	Ε		С	DEDUCTING ANY SECURED
				CLAIM OR EXEMPTION
1. Cash on Hand	N			
2. Checking/savings or other financial accounts certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Chase Bank Checking and Savings Account		300.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	N			
4. Household goods and furnishings, including audio, video and computer equipment		Household Goods		1,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	N			
6. Wearing apparel.		Clothing		500.00
7. Furs and jewelry.		Jewelry		1,000.00
8. Firearms and sports, photograpic, and other hobby equipment.	N			
9. Interests in insurance policies, Name insurance company of each policy and itemize surrender or refund value of each.	N			

with obtaining a product or service from the debtor primarily for personal, family, or

SCHEDULE B - PERSONAL PROPERTY Entered 07/05/06 15:18:54 Desc Main

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TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	C N H	CURRENT REPLACEMENT VALUE OF DEBTORS INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
10. Annuities. itemize and name each issuer.	N			
11. Interests in IRA, ERISA, Keogh,		401K		50,000.00
education IRA, or other pension or profit		Pension		90,000.00
sharing plans. Itemize				
12. Stock and interests in incorporated	N			
and unicorporated businesses. Itemize.				
13. Interest in partnerships or joint	N			
ventures. itemize.				
14. Government and corporate bonds	N			
and other negotiable and nonegotiable				
instruments.				
15. Accounts receivable.	N			
16. Alimony, maintenance, support, and	N			
property settlements to which the debtor				
is or may be entitled. Give particulars.				
17. Other liquidated debts owing debtor	N			
including tax refunds. Give particulars.				
18. Equitable or future interests, life	N			
estates, and rights to powers exercisable				
for the benefit of the debtor other than				
those listed on Schedule of Real Property				
19. Contingent and noncontingent interests	N			
in estate of a decedent, death benefit plan,				
life insurance policy, or trust				
20. Other contingent and unliquidated	N			
claims of every nature, includeing tax				
refunds, counterclaims of the debtor, and				
rights to setoff claims. Give estimated				
value of each.				
21. Patents, copyrights, and other	N			
intellectual property. Give perticulars.	١			
22. Licenses, franchises, and other	N			
general intangibles. Give particulars.		0004 0-4		40.000.00
23. Automobiles, trucks, trailers, and other		2004 Saturn Vue		12,000.00
vehicles and accessories.	١			
24. Boats, motors, and accessories.	N.			
25. Aircraft and accessories.	N.			
26. Office equipment, furnishings, and supplies	N			
27. Machinery, fixtures, equipment and supplies	N			
used in business	١.			
28. Inventory.	N.			
29. Animals	N			
30. Crops - growing or harvested. Give	N			
particulars.	\ \ \			
31. Farming equipment and implements	N			
32. Farm supplies, chemicals, and feed.	N			
33. Customer lists or other compilations	N			
containing personally identifiable information (as defined in 11 U.S.C. §101(41A) provided				
to the debtor by individuals in connection				

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household purposes.			
34. Other personal property of any kind not	N		
already listed. Itemize.			
(included amounts from any continuation sheets attache	h l	Report total also on Summary of Schedules) Total->	154.800.00

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In re: Raeside, Ella Debtor(s) Case No. (if known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under (Check one)

11 U.S.C & 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law.

DESCRIPTION OF PROPERTY	SPECIFY LAW	VALUE OF	CURRENT REPLACEMENT
	PROVIDING EACH	CLAIMED	VALUE OF PROPERTY
	EXEMPTION	EXEMPTION	WITHOUT DEDUCTING
			EXEMPTION
Residence at:			
450 Astor Lane, Unit 311	735 ILCS-901	15,000.00	200,000.00
lousehold Goods	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Clothing	735 ILCS 5/12-1001(a)	500.00	500.00
Checking and Savings Account	735 ILCS 5/12-1001(b)	300.00	300.00
lewelry	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Pension	735 ILCS 5/12-1006	90,000.00	90,000.00
101K	735 ILCS 5/12-1006	50,000.00	50,000.00
2004 Saturn Vue	735 ILCS 5/12-1001©	2,400.00	12,000.00

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203,589.00

In re: Raeside, Ella

Document

Pagetdr@spf 25 Case No.

(if known)

## SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

	S	CHE	DULE D - CREDITORS HOLDING SE	CUR	RED CLAIMS	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	C J M	DATE CLAIM WAS INCURRED, NATURE OF LEIN AND DESCRIPTION AND REPLACEMENT VALUE OF PROPERTY SUBJECT TO LEIN	C U D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
ACCOUNT NO. 0641184136		1				
ABN-AMRO			First Mortgage		135,000.00	0.00
2500 W. Big Beaver Road					arrearage 2900	
Troy, MI 48084						
			VALUE \$ 200,000.00			
ACCOUNT NO. 000655774405						
Ditech.com/ GMAC Mortgage			Second Mortgage		55,000.00	0.00
3200 Park Center, #150					arrearage 1700	
Costa Mesa, CA 92626						
			VALUE \$200,000.00			
ACCOUNT NO. 500061022684						
Beneficial Illinois Inc.			2004 Saturn Vue		13,589.00	0.00
P.O. Box 719019			PMSI purchase money sec			
San Diego, CA 92171			interest in vehicle			
			VALUE \$12000.00			
ACCOUNT NO.						
			VALUE \$			
ACCOUNT NO.						
			VALUE \$			
ACCOUNT NO.						
			VALUE \$			
ACCOUNT NO.						
			VALUE \$			
ACCOUNT NO.			·			
			VALUE \$			
ACCOUNT NO.			·			
			VALUE \$			
continuation charts attacked			SUBTOTAL ->		000 500 00	
continuation sheets attached			(Total of this page		203,589.00	

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In re: Raeside, Ella Debtor(s) Case No. (if known)

## SCHEDULE E - CREDITORS HOLDINGS UNSECURED PRIORITY CLAIMS

30112001	(	/I\L	TORS HOLDINGS GNOLOGICED I IN		TT OLITINIS	
_X Check this box if debtor has no credit	ors hold	ding u	unsecured priority claims to report on th	nis So	chedule E.	
TYPE OF PRIORITY CLAIMS (Check the app	oropriate	e box	(es) below if claims in that category are	liste	d on the attached sheet	s).
Extensions of credit in an involunta Claims arising in the ordinary cours the case but before the earlier of the	e of the	e dek				
up to a maximum of \$2000 per emp	loyee, e	earne	vacation, severance, and sick leave ped within 90 days immediately precewhichever occurred first, to the exte	ding	the filing of the	
Contributions to employee benefit p  Money owed to employee benefit p	lans for		vices rendered within 180 days imme whichever occurred first, to the exte			
Certain farmers and fishermen Claims of certain farmers and fishe provided in 11 U.S.C. 507(a)(5).	rmen, ι	ıp to	a maximum of \$2000 per farmer or t	ishe	rman, against the deb	tor, as
			for deposits for the purchase, lease re not delivered or provided. 11 U.S.			ervices
Taxes and Certain Other Debts Owe Taxes, customs, duties, and penalt 11 U.S.C. 507(a)(7).  Claims for perosnal injury while de	ies owi	ng to	e federal, state, and local governmer	ıtal u	nits as set forth in	
CREDITORS NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B	J H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C U D	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
Account No.	'					
Account No.						

Account No.

Account No.

Continuation sheets attached

Subtotal -->

Total -->

0.00

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## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

\_\_ Check here if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F

\_ Continuation Sheets Attached

	CO	Н		C	
CREDITOR'S NAME AND	D	W	DATE CLAIM WAS INCURRED	U	AMOUNT
MAILING ADDRESS	E	J	AND CONSIDERATION FOR CLAIM.	D	OF CLAIM
INCLUDING ZIP CODE	В	С	IF CLAIM IS SUBJECT TO		
ACCOUNT NO	T		SETOFF, SO STATE.		
ACCOUNT NO. Honda Finance Corp		1			
P.O. Box 650024			Suziki Motorcycle-		11,000.00
Dallas, TX 75265			balanced owed on surrendered vehicle		11,000100
2anas, 130 10200					
ACCOUNT NO. 5329-0642-6518-3052	<u> </u>				
MBNA America	l l	1			
P.O. Box 15137			rev. charge		10,405.57
Wilmington, DE 19886			_		
-					
ACCOUNT NO. 66366379125600001					
Wells Fargo Bank, N.A.		1			
P.O. Box 54760			rev. charge		5,150.70
Los Angeles, CA 90054			_		•
ACCOUNT NO. 18958935				+	
Wells Fargo Financial					
P.O. Box 17574			rev. charge		1,295.00
Baltimore, MD 21297			_		
ACCOUNT NO. 411711-06-527153-3					
Beneficial Financial		1			
P.O. Box 17574			rev. charge		6,400.85
Baltimore, MD 21297-1574					
ACCOUNT NO. 6011007516245809					
Discover Card	-				
P.O. Box 30395			rev. charge		11,243.88
Salt Lake City, UT 84130			_		
ACCOUNT NO. 5178052583855917				+	
Capital One Bank	. —				
P.O. Box 790216			rev. charge		5,281.88
St. Louis, MO 63178-0216					
ACCOUNT NO. 426684108199778					
Chase					
P.O. Box 15153			rev. charge		134.02
Wimington, DE 19886					
ACCOUNT NO. 4888603135425528					
Bank of America					
P.O. Box 1758			rev. charge		230.71
Newark, NJ 07101-1758					
		1	I Sul	ototal ->	51,142.61
Continuation Sheets Attached				Total >	- ,

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## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

\_\_ Check here if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F

Continuation Sheets Attached

Check here if debtor has no creditors holding uns			raims to report on this Schedule F		
CREDITOR'S NAME AND MAILING ADDRESS	CO D E	J H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM.	C U D	AMOUNT OF CLAIM
INCLUDING ZIP CODE	l B T	С	IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		
ACCOUNT NO. 5856373383576803			SETOFF, 30 STATE.		
Newport News	<u> </u>		rev. charge		164.56
P.O. Box 659705					
San Antonio, TX 78265-9705					
ACCOUNT NO. 34050/091926 Vanguard Fiduciary					
P.O. Box 1101			Retirement Plan Ioan		5,722.00
Valley Forge, PA 19482			8/12/2005		3,722.00
Talley   C. ge,   71   10   10			5,12,2000		
ACCOUNT NO. 34050/0910349					
Vanguard Fiduciary					
P.O. Box 1101			401K loan		1,554.00
Valley Forge, PA 19482			4/6/2005		
ACCOUNT NO. 10010/Dept. #005					
Vanguard Fiduciary	<u> </u>				
P.O. Box 1101			401K loan		971.00
Valley Forge, PA 19482			3/17/2005		
ACCOUNT NO	<u> </u>				
ACCOUNT NO. Vanguard Fiduciary					
P.O. Box 1101			Retirement Plan Loan		8,932.00
Valley Forge, PA 19482			8/30/2005		0,932.00
Tame, 1 o. ge, 1 / 1 o . e _			3.03.200		
ACCOUNT NO. 4266841081997783					
Chase P.O. Box 15153					7 720 00
Wimington, DE 19886					7,720.00
Willington, DE 13000					
ACCOUNT NO.					
ACCOUNT NO.					
ACCOUNT NO.					
	<u> </u>	1			
		<u> </u>		.ta!	05 000 50
			Subto	ภเล <b>เ</b> ->	25,063.56

76,206.17

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In re: Raeside, Ella Debtor(s) Case No. (if known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

\_X\_\_ Check here if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE,	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF
OF OTHER PARTIES TO LEASE OR CONTRACT	DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR
OF OTHER PARTIES TO LEASE OR CONTINUE	NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT
	NUMBER OF ANY GOVERNMENT CONTRACT.
	NOWDER OF ART GOVERNWENT CONTRACT.
<u></u>	

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In re: Raeside, Ella Debtor(s) Case No. (if known)

SCHEDULE H - CODEBTORS

\_X\_\_ Check here if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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(if known)

In re: Raeside, Ella

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether of not a joint petition if filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital	DEPENDENTS OF DEBTOR A	AND SPOUSF	
Status:	NAMES	AGE	RELATIONSHIP
otatus.	TO WILLS	NOL	KEEKHONSHIII
Single	None.		
Olligic	None.		
Employment:	DEBTOR	SPOUSE	
Occupation	Operational Supervisor	0.000	
Name of Employer	Kirkland & Ellis		
inamo on Emproyor			
How Long Employed	32 years		
Address of Employer	200 E. Randolph		
	Chicago, IL		
	5.115dg5, 12		
Income: (Estimate of av	verage monthly income)		
		DEBTOR	SPOUSE
1. Current monthly gro	ss wages, salary and commissions	5,713.	00
(pro rate if not paid r	nonthly)		
2. Estimate monthly ov	vertime		
3. SUBTOTAL		5,713.	00
4. LESS PAYROLL DED	DUCTIONS		
a. Payroll taxes a	and social security	1,543.	00
b. Insurance		- <u></u> 158.	00
c. Union dues			
d. Other (Specify	) 401K, Pension loan deductions	<del></del> 731.	00
	mass transit	105.	00
5. SUBTOTAL OF PAYE	ROLL DEDUCTIONS	2,537.	00
6. TOTAL NET MONTHI		3,176.	
			<del></del>
7. Regular income from	operation of business or profession or farm		
(attach detailed state	ment)		
8. Income from real pro	perty		
9. Interest and dividend	ls		
10. Alimony, maintenar	ice or support payments payable to the debtor for	<b></b>	
the debtor's use or the	at of dependents listed above		
11. Social security or o	ther government assistance (Specify)		
12. Pension or retireme	nt income		
13. Other monthly inco	me (Specify)	<del></del> -	
14. SUBTOTAL OF L	NES 7 THROUGH 13		
15. TOTAL MONTHLY II	NCOME	3,176.	0.00
10. TOTAL WONTHELD		<u> </u>	0.00
16. TOTAL COMBINED	MONTHLY INCOME 3,176.0	(Report also on Summary o	f Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re: Raeside, Ella Debtor(s) Case No. (if known)

Case 06-07884 Doc 1 Filed 07/05/06 Entered 07/05/06 15:18:54 Desc Main SCHEDULE J - CURRENDINERMENDIT PROCEDITION DISCUSSION DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a sepa	arate household. Complete a separate	
schedule of expenditures labeled "Spouse".		
·	1st Mortgage	\$ 862.00
1. Rent or home mortgage payment (include lot rented for mobile home)	2nd Mortgage	497.00
a. Are real estate taxes included?X_YesNo		
b. Is property insurance included?Yes _XNo		
Utilities: a. Electricity and heating fuel     Water and sower.		116.00
b. Water and sewer		
c. Telephone		140.00
d. Other		
3. Home maintenance (repairs and upkeep)		50.00
4. Food		250.00
5. Clothing		30.00
6 Laundry and dry cleaning		50.00
7 Modical and dontal expenses		100.00
O Transportation (not including our payments)		170.00
0 Decreation clubs and entertainment newspapers magazine etc	-	
10 Charitable contributions		
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's		14.00
b. Life		
c. Health		
d. Auto		67.00
e. Other		
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)		
13. Installment payments:(In chapter 12 & 13 cases, do not list payments to be inc	luded in the plan)	
Auto		
Other		
14. Alimony, maintenance, and support paid to others		
15. Payments for support of additional dependents not living at your home		
16. Regular expenses from operation of business, profession, or farm		
(attach detailed statement)		
17. Other Assessments		280.00
18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)		 2,626.00
19. Describe any increase or decrease in expenditures reasonably antici[ated to oc	ccur within the year following the filing	,
of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
A. Total projected monthly income		3,176.00
B. Total projected monthly expenses		2,626.00
C. Excess income (A minus B)		 550.00
C. LACESS ITCOME (A ITIMUS D)		 330.00

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## DECLARATION CONCERNING DEBTOR'S SCHEDULES

In re:

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of p	erjury that I have read the foregoing summary and sche	edules, consisting of	sheets,
and that they are true and cor	reset to the best of my knowledge information and believe	(Total shown on summary page	plus 1.)
and that they are true and con	rect to the best of my knowledge, information and belie	I.	
Date	Signature:	Debtor	
		Deptor	
Date	Signature:	(Joint Debtor, if any)	_
		, , , , , , , , , , , , , , , , , , , ,	
DECL	ARATION UNDER PENALTY OF PERJURY ON BEHALF OF CO	)RPORATION OR PARTNERSHIP	
I, the	(the president or other officer or an au	uthorized agent of the corporation o	or a member or an
authorized agent of the partne	ership) of the(co f perjury that I have read the foregoing summary and so	orporation or partnership named as	debtor in this
case, deciate under penalty of	r perjury that i have read the foregoing summary and so	Total shown on summary page	
and that they are true and cor	rect to the best of my knowledge, information and belie	f.	
Date	Signature:		
	(Print or ty	pe name of individual signing on b	nehalf of debtor )
	(, Till Of ty	po namo or marvidadi signing on b	on dobtor.
(An individual sig	gning on behalf of a partnership or corporation must ind	licate position or relationship to de	btor.)

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Raeside, Ella In re:

Debtor(s) Case No.

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spounses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, tamily farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-15 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 16-21. Each question must be answered. If the answer to any question is "None", or the question is not applicable, mark the box labeled "None". If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number if known, and the number of the question.

#### **DEFINITIONS**

"In business" A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of this bankrupcty case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partnership a sole proprietor or self-employed.

"Insider" The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporation of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. 101(30).

None. 1. Income from Employment or Operation of Business State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning

of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendare year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, Unless the spouses are separated and a joint petition is not filed) Give AMOUNT and SOURCE (if more than one).

None. 2. Income Other Than From Employment or Operation of Business.

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give AMOUNT and SOURCE.

#### 3. Payments to Creditors

\_X\_\_None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. Indicate with an asterisk any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS of CREDITOR, DATES OF PAYMENTS, AMOUNT PAID and AMOUNT STILL OWING.

\_\_X\_None b. List each payment or other transfer to any creditor made within 90 days immediately preceeding the commencement of this case id the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5000.00. (Married debtors filing under Chapter 12 or Chapter 13 must include payments and other transfers by by either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

X\_None c. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS of CREDITOR and RELATION-SHIP TO DEBTOR, DATE OF PAYMENT, AMOUNT PAID and AMOUNT STILL OWING.

2006 YTD - 34,421 2005 - \$ \$65,169 2004\$ \$62,669 4. Suits, Execution Sear Grand Attachnent Filed 07/05/06 Entered 07/05/06 15:18:54 Desc Main \_X\_None a. List all suits to which the debtor is or was Departing within one Page 21 of 25

year immediately preceing the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give CAPTION OF SUIT AND CASE NUMBER, NATURE OF PROCEEDING,

#### COURT AND LOCATION and STATUS OR DISPOSITION.

\_X\_ None. b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petittion is filed, unless the spouses are separated and a joint petition is not filed.) GIVE NAME and ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED, DATE OF SEIZURE and DESCRIPTION AND VALUE OF PROPERTY.

\_X\_\_ None 5. Repossessions, Foreclosures and Returns
List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned
to the seller, within one year immediately preceding the commencement of
this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether
or not a joint petition is filed, unless the spouses are separated and a
joint petition is not filed.) Give NAME and ADDRESS OF CREDITOR OR

SELLER, DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN and DESCRIPTION and VALUE OF PROPERTY.

#### 6. Assignments and Receiverships

\_X\_\_ None. a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS OF ASSIGNEE, DATE OF

#### ASSIGNMENT and TERMS OF ASSIGNMENT OR SETTLEMENT.

\_X\_\_None. b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS OF CUSTODIAN, NAME and LOCATION OF COURT, CASE TITLE & NUMBER, DATE OF ORDER and DESCRIPTION AND VALUE OF PROPERTY.

#### X None 7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS OF PERSON OR ORGANIZATION, RELATIONSHIP TO DEBTOR, IF ANY, DATE OF GIFT and DESCRIP-

#### TION and VALUE OF GIFT.

#### \_X\_\_\_None 8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chaper 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Give DESCRIPTION and VALUE OF PROPERTY, DESCRIP-

TION OF CIRCUMSTANCES and, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE. Give PARTICULARS and DATE OF LOSS.

None 9. Payments Related to Debt Counseling or Bankruptcy
List all payments made or property transferred by or on behalf of the
debtor to any persons, including attorneys, for consultation concerning
debt consolidation, relief under the bankruptcy law or preparation of a

Staver & Gainsberg, P.C. 120 W. Madison St., Ste. 520 Chicago, IL 60602 \$500.00 petition in bankruptes within one sea immediately prejecting 7/05/06 the commencement of this case. Give Name and address of payent date of payment, name of puer if other than debtor, and amount of money or description and value of property.

\_X\_\_None 10. Other Transfers

- a. List all other proeprty, other rhan property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS OF TRANSFEREE RELATIONSHIP TO DEBTOR, DATE and DESCRIBE PROPERTY TRANS-FERRED AND VALUE RECEIVED.
- b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debotr is a beneficiary. Give Name of trust or other device, date(s) of transfer(s), and amount of money or description and value of property or debtor's interest in property.

None 11. Closed Financial Accounts List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filed under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS OF INSTITUTION, TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE and AMOUNT AND DATE OF SALE OR CLOSING.

None 12. Safe Deposit Boxes List each safe deposit or other box or despository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS OF BANK OR OTHER DEPOSITORY, NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS and DATE OF TRANSFER OR SURREN-DER, IF ANY.

None 13. Setoffs List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS OF CREDITOR DATE OF SETOFF and AMOUNT OF SETOFF.

None 14. Property Held for Another Person List all property owned by another person that the debtor holds or controls. Give NAME and ADDRESS OF OWNER, DESCRIPTION AND VALUE OF PROPERTY and LOCATION OF PROPERTY.

None 15. Prior Address of Debtor If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse. Give ADDRESS, NAME USED and DATES OF OCCUPANCY.

X\_None 16. Spouses and Former Spouses If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho,

450 Alles Des Plaines, IL 60018

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Louisiana, Nevada, and Morio, and to Rico, as, Fileding 1640, 5406 Wisconsin) within the eight year period immediately preceding then to commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

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XNone 17. For the purpose	Environmental	7884 Doc 1 Information n, the following defi	Document	6 Entered Page 24	07/05/06 15:18:54 of 25	Desc Main
regulation regul or toxic substar water, groundwa	lating pollution, nces, wastes or ater, of other m	ny federal, state of lo contamination, rele material into the air, edium, including, bu eanup of these subs	ases of hazardous land, soil, surface t not limited to, sta	tutes		
Environmental L	Law, whether or	ity, or property as d not presently or for ng, but not limited to	merly owned or			
hazardous subs	stance, toxic sul	nything defined as a ostance, hazardous der an Environmenta	material, pollutant,	or		
received notice or potentially lia	in writing by a gable under or in vernmental unit,	and address of every governmental unit the violation of an Envir the date of the notice	at it may be liable onmental Law.			
SITE NAME AND ADDRESS		ME & ADDRESS GOVERNMENTAL U		TE OF NOTICE	ENVIRONMENT LAW	
notice to a gove	ernmental unit o al unit to which NAN	ind address of every f a release of Hazard the notice was sent ME & ADDRESS GOVERNMENTAL U	lous Material. Indic and the date of the DA	ate	ENVIRONMENT LAW	
or orders, under	r an Environme the name and a	al or administrative partial Law with respect ddress of the govern	t to which the debt	or is or was a		
NAME & ADDRE OF GOVERNME	ESS		OOCKET NUMBER		STATUS OR DISPOSITION	I
		Unsworn Decl	aration under Po	enalty of Perj	iury.	
		nat I have read th y attachments th			oregoing statement of and correct.	
Da	te 7	/1/2006 Sign	nature of Debtor	<u>/s/</u>	Ella Raeside	
I)a	te	Sini	nature of Joint Debt	or		

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both 18 U.S.C. 152 and 3571.

(if any)

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In re: Raeside, Ella

Debtor(s)

Case No.

(if known)

#### STATEMENT

Pursuant to Rule 2016(b)

The undersigned, pursuant to Rule 2016(b) Bankruptcy Rules, states that:

- (1) The undersigned is the attorney for the debtor(s) in this case.
- (2) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is:
  - (a) for legal services rendered or to be rendered in contemplation of and in connection with this case

3,000.00

(b) prior to filing this statement, debtor(s) have paid

500.00 2,500.00

- (c) the unpaid balance due and payable is
- (3) \$ 274.00 of the filing fee in this case has been paid.
- (4) The services rendered or to be rendered include the following:
  - (a) analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
  - (b) preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
  - (c) representation of the debtor(s) at the meeting of creditors.
- (5) The source of payments made by the debtor(s) to the undersigned was from earning, wages and compensation for services performed, and
- (6) The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
- (7) The undersigned has received no transfer, assignment or pledge of property except the following for the value stated:
- (8) The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

Date: 7/1/2006 Respectfully submitted /s/ Neal S. Gainsberg Attorney for Petitioner

Staver & Gainsberg, P.C., 120 W. Madison St., Ste. 520, Chicago, IL 60602 Attorney's name and address